

Fill in this information to identify the case:

Debtor 1 RODERICK DELAPAZ

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 14-01938

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Ditech Financial LLCCourt Claim no. (if known): 17

Last four digits of any number
You use to identify the debtor's account: 9688

Date of Payment change:
Must be at least 21 days after date 02/01/2016
Of this notice

New total payment \$1,948.24
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Annual Escrow Analysis

Current escrow payment: \$ 415.86New escrow payment: \$ 646.12**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

*NOTE: Any difference in payment amount for payments due prior to expiration of the 21 day notice period will be waived or applied to the principal balance, as applicable.

Reason for change: applicable.

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ ANN SMITH
Signature

Date 12/19/2015

Print ANN SMITH
Company Ditech Financial LLC
Address P.O. Box 6154
Rapid City, SD 57709-6154
Contact phone 888-298-7785

Title Bankruptcy Representative

Email ann.smith@ditech.com

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Address P.O. Box 6154
Rapid City, SD 57709-6154
Contact phone 888-298-7785

Title Bankruptcy Representative

Email ann.smith@ditech.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: DELAPAZ RODERICK

NO. 14-01938

CERTIFICATE OF SERVICE

I, Ann Smith, do hereby certify that I have served a true and correct copy of the **Notice of Mortgage Payment Change** filed by Ditech Financial LLC on 12/19/15 via ECF notification service Charles J. DeHart, III-dehartstaff@pamd13trustee.com; Timothy B. Fisher, II-donna.kau@pocono-lawyers.com; Roderick S DelaPaz-28 Old Timber Road Mount Pocono, PA 18344.

DATED: This the 19th day of December, 2015.

/s/ Ann Smith

Ann Smith
Bankruptcy Specialist
Ditech Financial LLC
P.O. Box 6154
Rapid City, SD 57709

Ditech Financial LLC
 Attn: Escrow Dept L1000-LM
 345 St. Peter Street
 St. Paul, MN 55102
 Phone: 1-800-643-0202
 Fax: 1-480-383-0632
 www.ditech.com



TIMOTHY B FISHER II
 100 MAIN ST
 PO BOX 396
 GOULDSBORO PA 18424-0396

September 12, 2015

RE: **Initial Escrow Account Disclosure Statement**
 Borrower Name: RODERICK DELAPAZ
 Account Number: [REDACTED]
 Property Address: **28 OLD TIMBER RD**
MT POCONO PA 18344

THIS INFORMATIONAL NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOUR CLIENT IS CURRENTLY IN BANKRUPTCY OR THIS DEBT WAS DISCHARGED IN A BANKRUPTCY, THE SERVICER IS NOT ATTEMPTING TO COLLECT OR RECOVER THE DEBT AS THEIR PERSONAL LIABILITY.

Dear Timothy B Fisher, II:

Your client's monthly payment for the coming year will consist of the following:

Principal and Interest	\$1,302.12
Escrow	\$646.12
Total Monthly Payment	\$1,948.24

This is an estimate of activity in your client's escrow account during the coming year based on anticipated payments to be made from your client's account.

Month	Payments to Escrow		Payments From Escrow				Description	Escrow Balance	
	Projected	Actual	Projected Taxes	Projected Insurance	Projected PMI	Actual		Projected	Required
							Begin Bal	2,200.62	2,419.82
Aug 15	646.12		.00	.00	135.67	.00		2,711.07	2,930.27
Sep 15	646.12		2,979.20	.00	135.67	.00		242.32	461.52
Oct 15	646.12		.00	.00	135.67	.00		752.77	971.97
Nov 15	646.12		.00	.00	135.67	.00		1,263.22	1,482.42
Dec 15	646.12		.00	.00	135.67	.00		1,773.67	1,992.87
Jan 16	646.12		.00	.00	135.67	.00		2,284.12	2,503.32
Feb 16	646.12		.00	.00	135.67	.00		2,794.57	3,013.77
Mar 16	646.12		.00	.00	135.67	.00		3,305.02	3,524.22
Apr 16	646.12		1,211.05	.00	135.67	.00		2,604.42	2,823.62
May 16	646.12		.00	827.56	135.67	.00		2,287.31	2,506.51
Jun 16	646.12		.00	.00	135.67	.00		2,797.76	3,016.96
Jul 16	646.12		.00	.00	135.67	.00		3,308.21	3,527.41

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR CLIENT'S ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATIONAL YEAR.

Cushion: \$1,107.64

Under federal law, your client's lowest monthly balance should not fall below \$1,107.64 or 1/6 of the anticipated payments from your client's escrow account, unless your client's mortgage documents or state law specifies a lower amount. According to your client's mortgage documents or state law, your client's lowest monthly balance should not fall below \$1,107.64

This is an estimate of activity in your client's escrow account during the coming year based upon anticipated payments to be made from your client's escrow account.

Projected Escrow Disbursements:

Hazard	\$827.56
Tax	\$4,190.25
PMI Borrwr	\$1,628.04

Total Projected Escrow Disbursements: \$6,645.85 Escrow Payment Calculation: $\$6,645.85 / 12 = \646.12 .

After performing an initial escrow analysis, your client's escrow account has a shortage of \$646.12. Your client may either remit the escrow shortage or it will be spread over the next 60 months. To remit the escrow shortage, please send shortage payment to:

Ditech
Attn: Escrow Dept L1000-LM
345 St. Peter Street
St. Paul, MN 55102

Please contact us at 1-800-643-0202 if you have any questions.

Respectfully,

Ditech
Escrow Administration
1-800-643-0202
Monday - Friday 7 a.m. to 8 p.m. CST and Saturday 7 a.m. to 1 p.m. CST